



STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

Earl Ray Tomblin
Governor

Michael D. Riley
Insurance Commissioner

January 5, 2016

The Honorable Earl Ray Tomblin
Governor, State of West Virginia
Office of the Governor
1900 Kanawha Boulevard, East
Charleston, WV 25305

Dear Governor Tomblin:

Pursuant to W.Va. Code §33-2-16 (d), I am pleased to submit the annual report on the activities of the Office of the Consumer Advocate at the WV Insurance Commission for calendar year 2013. Should you have any questions please contact me at 304-558-3864.

Respectfully,

Dennis V. Garrison III, Director
Office of the Consumer Advocate

DVG/vms

cc: Aaron Allred, Legislative Manager (via post on Auditor's Agency Report site)
Mike Riley, Insurance Commissioner
Clerk of the Senate (via email senate.clerk@wvsenate.gov)
Clerk of the House of Delegates (via email house.clerk@wvhouse.gov)



West Virginia Office of Consumer Advocate Offices of the WV Insurance Commissioner 2015 Annual Report

To the Honorable Governor Earl Ray Tomblin:

The purpose of this Annual Report is to comply with W.Va. Code §33-2-16 (d)

which reads:

(d) On or before the first day of each regular session of the Legislature, the Director [Office of Consumer Advocacy] shall file with the Governor, the Clerk of the Senate and the Clerk of the House of Delegates a report detailing the actions taken by the division in the preceding calendar year.

On November 27, 2007, the undersigned was appointed as the Director of the Office of the Consumer Advocate. During 2008, the Office of the Consumer Advocate was fully staffed. Since 2008, the Office of the Consumer Advocate has not been fully staffed due to the untimely death of a staff member, retirements and statewide governmental budget cuts and belt tightening. Presently, the Nurse III position, Secretary II and the Financial Analyst positions are vacant. In 2015, the Office of the Consumer Advocate was able to hire a full-time Investigator II to replace the highly qualified individual who retired from that position.

The Office of the Consumer Advocate is presently staffed with the Director, Attorney II, Paralegal and Investigator II. Even with staff shortages, the Office of the Consumer Advocate has maintained a good working relationship with the West Virginia Offices of the Insurance Commissioner while still providing zealous representation for numerous West Virginia insurance consumers.

In 2015, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2015, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$1,435,718.96 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the undersigned's entire tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling \$3,637,666.33 on behalf of West Virginia insurance consumers. These awards go directly into the pocket of the consumer. The Office of the Consumer Advocate is very proud of this accomplishment.

In the health care arena in 2015, the Office of the Consumer Advocate reviewed 70 Certificate of Need Applications and 37 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Office of the Consumer Advocate continues to investigate matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2015 include the West Virginia

Strawberry Festival, The State Fair, the Arts and Crafts Fair, the West Virginia Forest Festival, and the WV Hunting Show.

Further, the Office of the Consumer Advocate participated in telephonic conferences with numerous state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers. In addition, the Office of the Consumer Advocate, along with other members of the West Virginia Offices of the Insurance Commissioner (WVOIC), participated in telephonic conferences with other states and federal officials regarding the Affordable Health Care Act.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education.

The Office of the Consumer Advocate kept abreast of any legislation that would affect West Virginia Consumers. Representatives from the Office of the Consumer Advocate reviewed legislation and attended legislative hearings in both the House of Representatives and the Senate.

The Office of the Consumer Advocate also kept abreast of any cases before the West Virginia Supreme Court of Appeals regarding insurance law issues. The Consumer Advocate read any pertinent opinions and attended oral arguments at the Supreme Court chambers when insurance related cases were on the Court's docket.

Finally, the Office of the Consumer Advocate maintained progress toward the ongoing long term goal of consumer outreach and education. Said goal will be achieved by direct and media outreach to consumers and by setting up information booths across the state at fairs and festivals such as: The West Virginia State Fair, the Forest Festival, the Arts and Crafts Fair, the WV Strawberry Festival, and the WV Hunting Show.

Representing Consumers in First and Third Party Administrative Hearings

In 2015, the Office of the Consumer Advocate provided formal representation to insurance consumers in 51 consumer complaints before the West Virginia Insurance Commission. 35 of these complaints these complaints were third party complaints and the remaining 16 were first party complaints. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and in many cases has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

Whenever a case is received by the Office of the Consumer Advocate, it is evaluated carefully. A number of different things can occur at this time including, but not limited to; the consumer can opt to not request representation; a consumer can request representation, but after careful review of the case the Office of the Consumer Advocate can decline to represent; the consumer can request representation and the Office of the Consumer Advocate can accept; or the Office of the Consumer Advocate can assist the consumer in finding and obtaining private counsel because the damages in the matter merit a civil lawsuit.

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims

and assisting them in exploring all of their options including possible retaining private counsel when it is in their best interests. This assistance has directly benefited hundreds of consumers every year and in many cases has resolved the consumer's insurance issuers or queries without requiring the filing of a formal consumer complaint.¹

Third Party Complaints

A total of \$16,931.96 was awarded directly to West Virginia Consumers in the form of settlements in 9 of the 35 third party complaints that the Office of the Consumer Advocate worked on in 2015.²

In 2 consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In 9 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 9 consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In 6 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

¹ A detailed breakdown of the work performed by the Office of the Consumer Advocate each week is available for review.

² Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

First Party Complaints

A total of \$1,418,787.00 was awarded directly to West Virginia consumers in the form of settlements in 5 of the 16 first party complaints that the Office of the Consumer Advocate worked on in 2015.³

In 6 consumer complaint cases, the matter went to a full evidentiary hearing and the hearing examiner denied the consumer complaint and dismissed the case after a full hearing.

In 3 consumer complaint cases, the consumer opted to obtain private counsel for representation.

In 1 consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate.

In 1 consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.

THIRD PARTY COMPLAINTS

HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2015

RESPONDENT	THIRD PARTY COMPLAINTANT	RESOLUTION
GEICO General Insurance Company	Jacob Wayda	Settlement - \$3,000.00
National Union Fire Insurance Company of Pittsburgh, Pa.	Leonor Puher	Settlement - \$1,000.00
Atlantic Specialty Insurance Company	Carl Claypool	Private counsel
Government Employees Insurance Company	Lisa Rowe	Consumer failed to request representation
Safeco Insurance Company of America	Kenneth Kinnard	Settlement – (confidential)
USAA Casualty Insurance Company	Robert Romaine	Private counsel
USAA Casualty Insurance Company	Daniel Clutter	Settlement - \$2,900.00
Safeco Insurance Company of America	Jimmy Parker	Consumer failed to request representation

³ Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. That being said, specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

GEICO Indemnity Insurance Company	Allysa Balzarini	Consumer failed to request representation
Donegal Mutual Insurance Company	Mary and Ronald Breault	Settlement – (confidential)
Atlantic Specialty Insurance Company	David Martino	Consumer failed to request representation
American States Insurance Company	Darlene Neil	Consumer failed to request representation
Auto Club Property Casualty Insurance Company	James Markely	Settlement - \$2,000.00
Sentry Select Insurance Company	William Potter	Settlement - \$263.92
National Union Fire Insurance Company of Pittsburgh, Pa.	James Thompson	Settlement - \$5,000.00
GEICO Indemnity Company	Greg Reeves	Consumer failed to request representation
National Casualty Company	Timothy Hampton	Private counsel
Liberty Insurance Underwriters, Inc.	Cathcart Construction, LLC	Private Counsel
Atlantic Specialty Insurance Company	Lee Ann Campbell	Pending
Liberty Mutual Fire Insurance Company	Michele Craigo	Private Counsel
Horace Mann Insurance Company	Di Wu	Settlement - \$2,823.08
Atlantic Specialty Insurance Company	Barbara Lewis	Consumer withdrew claim after full investigation
Atlantic Specialty Insurance Company	Henry and Lucy Alvarez	Pending
Atlantic Specialty Insurance Company	Lee Ann Campbell	Pending
West Virginia National Automobile Association	Timothy Fields	Private Counsel
State Farm Mutual Automobile Insurance Company	Van R. Ramsey, II	Private Counsel
Progressive Specialty Insurance Company	Cordell Blackshere	Declined to represent after full investigation
Progressive Classic Insurance Company	Tianqing Yang	Consumer failed to request representation
Progressive Advanced Insurance Company	Brian Harrison	Private Counsel
National Union Fire Insurance Company of Pittsburgh, Pa.	Mary Reed	Pending
Travelers Property & Casualty Company	Ralph and Linda Serian	Private Counsel
National Union Fire Insurance Company of Pittsburgh, Pa.	Junwon Lee	Consumer failed to request representation
National Liability & Fire Insurance Company	Ralph Bass	Pending
Atlantic Specialty Insurance Company	Gary Lake	Pending
GEICO General Insurance Company	Jonathan Clark	Consumer failed to request representation

FIRST PARTY COMPLAINTS
HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2015

RESPONDENT	FIRST PARTY COMPLAINTANT	RESOLUTION
Travelers Casualty Insurance Company of America	Tom Minturn	Commissioner found no violations of the UTPA after a full hearing
WV Insurance Company	Dannie and Thelma Barb	Commissioner found no violations of the UTPA after a full hearing
Allstate Insurance Company	Clarence R. Shingleton	Private Counsel
Nationwide Property & Casualty Insurance Company	Earl and Barbara Yost	Consumer failed to request representation
Erie Insurance Property & Casualty Company	David Lunden	Settlement - \$38,500.00
Erie Insurance Property & Casualty Company	Richard and Carol Boeschen	Commissioner found no violations of the UTPA after a full hearing
State Farm Fire & Casualty Insurance Company	Todd Jones on behalf of Ellen Bronosky	Commissioner found no violations of the UTPA after a full hearing
Capson Physicians Insurance Company	Roland Chalifoux, Jr., D.O.	Commissioner found no violations of the UTPA after a full hearing
State Farm Mutual Automobile Insurance Company	Cassandra R. McCrae	Settlement - \$1,000.00
Liberty Mutual Insurance Company	Timothy Quesenberry	Company agrees to waive \$1,247 and call off collection agency
Trumbull Insurance Company	Sue Ann Richardson	Private Counsel
GEICO Indemnity Company	Jennifer Hatfield	Commissioner found no violations of the UTPA after a full hearing
Property and Casualty Insurance Company of Hartford	Charles Douglas	(confidential)
Erie Insurance Property and Casualty Company	Robert Kranis	Private Counsel
Farmers & Mechanics Mutual Insurance Company	Dale and Brucetta Nelson	Settlement – (confidential)
Nationwide Insurance Company of America	James R. Downs, Jr.	Pending

Certificate of Need Review

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Office of the Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Office of the Consumer Advocate carefully reviewed and considered the following 70 CON applications: (total capital expenditure \$24,240,000.00).

CERTIFICATE OF NEED - January 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Princeton Community Hospital	14-1-10207-H	Diagnostic cardiac catheterization services	\$198,000.00
Lewisburg Center LLC Berkeley Springs Center LLC Wellsburg Center LLC Rocky Hills Properties LLC Emases Properties and Autumn Acres Properties LLC	14-4/9/11-10363-A	Acquisition of The Brier, Berkeley Springs Rehabilitation and Nursing, and Valley Haven Geriatric Center	\$19,000,000.00
Ohio Valley Medical Center, Incorporated	14-10-10340-P	Ambulatory Care Center	\$42,000.00
Stonerise Home Health Services, LLC	14-3-10347-X	Exemption Application for the Acquisition of home health agency operated by Covenant Home Healthcare Services, Inc.	\$1,950,000.00
FC Compassus, LLC	14-1-10353-X/A	Merger and acquisition of stock of CLP Healthcare Services, Inc.	\$2,750,000.00
Caring Angels Home Health, LLC	14-8/9-10231-Z/X	Home health agency for five county service area	\$165,000.00
Oak Health and Rehabilitation Centers, Inc. and Oak HRC Fairmont LLC Oak HRC 2 LLC	14-6-10367-A	Acquisition of Licensed Operations of Arbors at Fairmont	\$60,000.00

Base of Operations	14-6-10356-PC	Helping Hands Home Health LLC	\$0
United Hospital Center	15-6-10383-P	Marion County General Surgery Physician	\$50,000.00
St. Joseph's Hospital of Buckhannon	15-7-10388-P	Center for Women's Health at St. Joseph's	\$25,000.00

CERTIFICATE OF NEED – February 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
West Virginia Home Health LLC	14-8/9-10335-Z	Skilled Home Health Agency	
United Hospital Center, Inc.	14-7-10325-A	Acquisition of St. Joseph's Hospital of Buckhannon	\$20,750,000.00
Oncology-Hematology Associates, Inc. d/b/a Associates for Cancer and Blood Disorders, Inc.	14-11-10176-X/P	Ambulatory Care Center	\$0
Fairmont Regional Medical Center	15-6-10391-E	Fixed site MRI services	\$1,800,000.00
Jefferson Medical Center	15-9-10410-BH	Provision of Outpatient Behavioral Health Services	\$85,000.00
Emeritus Corporation	15-6-10381-A	Acquisition of Emeritus at The Heritage Real Property	\$8,625,000.00
Valley Regional Enterprises	15-9-10413-P	Ambulatory Care Center	\$554,895.00
Ohio Valley Medical Center, Incorporated	15-10-10414-P	Ambulatory Care Center	\$42,000.00

CERTIFICATE OF NEED – March 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Beckley Surgical Center	14-1-10246-P	Ambulatory Care Center	\$1,367,710.00
Greenbrier Valley Medical Center	15-4-10387-P	Summersville ENT practice	\$50,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Monongalia County	15-6-10438-R	Dialysis facility in Morgantown, WV	\$1,558,582.00
West Virginia University Hospitals, Inc.	15-6-10405-H	WVU Healthcare Ambulatory Surgery Center	\$29,700,000.00
Total Renal Care, Inc.	15-6-10457-R	Monongalia County Dialysis Services	\$1,600,000.00
Kanawha Hospice Care, Inc.	15-3-10439-Y	Hubbard House West Inpatient Unit Expansion	\$200,000.00
Symphony Diagnostic	15-10-10427-X	Acquisition of P&P Health	\$350,000.00

Services No. 1, LLC		Services, Inc.	
Ohio Valley Sleep Diagnostics, LLC	07-5-8605-PV	Acquisition of membership interests of OVSD in Ripley, WV	\$6,000.00
Straight Gate, Inc.	14-7-10328-BH	Long term residential treatment center	\$3,616,496.00

CERTIFICATE OF NEED – April 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Cavalier MDI, LLC	15-12-10412-A	Exemption for acquisition of Seller's assets	\$85,000.00
FC Domino Acquisition, LLC FC Domino Holdco I, LLC FC Domino Holdco II, LLC Safanad Senior Care Investments Partnership VI, LP	15-6-10444-A	Acquisition of Licensed Operations of Arbors at Fairmont	14,138,201.00
Salo, Inc.	15-10-10471-X	Acquisition of Interim Healthcare of SE Ohio, Inc.	\$0
Kimberly A. Rea	15-5-10442-X	Membership interests of OVSD	\$193,000.00
Community Action Southwest	14-6-10350-PV	Application for CON program to be located in Marion Co & Wood Co	\$15,000.00
Clarksburg Center LLC Parkway Properties LLC	15-6-10483-A	Acquisition of Heartland of Clarksburg	\$11,200,000.00
Solomon 353 HoldCo, Inc. (SpinCo) Solomon 353, LP Solomon 353 GP, LLC	15-4/5-10476-A	Spin off to create new publicly traded REIT	\$36,100,000.00
Total Renal Care, Inc.	15-5-10478-R	Wood County Dialysis Services	\$1,553,890.00
Total Renal Care, Inc. Ravine Dialysis, LLC	15-2-10477-R	Wayne County Dialysis Services	\$1,553,890.00
Reynolds Memorial Hospital	15-10-10454-X/BH	Inpatient Medical Withdraw Management	\$0
Cabell Huntington Hospital, Inc.	14-2-10375-A	Acquisition of St. Mary's Medical Center	\$185,000,000

CERTIFICATE OF NEED - May 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Total Renal Care, Inc.	15-7-10502-R	Braxton County Dialysis Services	\$1,533,890.00
Dennis J. Parrucci Dennis J. Parrucci Marital Trust	15-6-10498-A	Mulberry Street Transfer to Trust	\$11,533,000.00
Raleigh General Hospital	15-1-10496-P	Summit Bechtel Urgent Care Center	\$10,000.00
Thomas Memorial Hospital and THS Physician Partners	15-3-10497-P	TMH Primary Care of Winfield	\$325,000.00

CERTIFICATE OF NEED – June 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Boxwood, LLC	15-1-10508-NH	Mercer Nursing & Rehabilitation Center, LLC Replacement Facility	\$16,000,000.00
Keyser Center LLC Kingwood Center LLC Martinsburg Center LLC Rainelle Center LLC	15-4/6/8/9-10525-A	Acquisition of Heartland of Keyer, Heartland of Preston Co., Heartland of Martinsburg and Heartland of Rainelle	\$10,200,000.00
Bio- Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Braxton County	15-7-10507-R	New 10-station dialysis facility	\$1,558,582.00
University of Pittsburgh Physicians	15-WV-10524-P	Development of Telemedicine Services	\$10,000.00
Marietta Memorial Hospital	15-5-10516-P	Ambulatory Care Center	\$73,710.00

CERTIFICATE OF NEED - July 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Acuity Specialty Hospital-Ohio Valley, L.P.	15-10-10549-H	Long-Term Acute care hospital expansion at Weirton Medical Center	\$1,000,000.00
Bridgeport Health Care Center, LLC and Buckthorn Holdings, LLC	15-6-10552-NH	Acquisition of Emeritus at the Heritage	\$2,800,000.00
Fairhaven HoldCo, LLC Fairhaven OpCo, LLC Fairhaven RealCo, LLC	15-2-10553-NH	Acquisition of Fairhaven rest home	\$2,105,075.00
Allpro Staffnet, LLC	15-3-10468-Z	Home Health Services Kanawha County	\$0
Allpro Staffnet, LLC	15-6-10469-Z	Home Health Services Marion, Monongalia, Preston & Taylor Counties	\$0
Appalachian Regional Healthcare, Inc.	15-1-10555-H	Develop primary PCI Services at Beckley ARH Hospital	\$373,100.00
Acuity Specialty Hospital – Ohio Valley, L.P.	15-10-10550-H	Long-Term Acute Care Hospital Expansion at Wheeling Hospital	\$1,000,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a Fresenius Medical Care Upshur County	15-7-10551-R	Eight station dialysis facility in Upshur County	\$1,394,113.00

CERTIFICATE OF NEED - August 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
The Heritage Center at Lesage, Inc.	15-2-10403-X	Behavioral Health Services, Substance Abuse	\$465,000.00
Monongalia General Hospital	15-6-10518-X/E	Fixed site PET services	\$2,045,000.00
Imagine Medispa, LLC	14-3-10298-P	Development of ambulatory care clinic	\$7,500.00
Fresenius Medical Care Hamlin LLC	15-2-10570-R	Develop new 9 station dialysis facility	\$1,288,766.00

CERTIFICATE OF NEED - September 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
FMRS Health Systems, Inc.	15-1-10589-P	FMRS primary care center	\$15,000.00
Ohio Valley Medical Center, Inc.	15-10-10426-P/BH	Hillcrest Outpatient behavioral health services	\$15,000.00

CERTIFICATE OF NEED - October 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Integrated Health Care Providers, Inc.	15-3-10611-P	Winfield Primary Care Office	\$300,000.00
Dignity Hospice of Southern West Virginia, Inc.	14-2-10-3060-BH	Inpatient Unit construction	\$2,851,270.00
Camden-Clark Memorial Hospital Corporation and Camden-Clark Physician Corporation	15-5-10625-P	Acquisition of Mid-Ohio Valley Medical Group	\$9,800,000.00
St. Mary's Medical Center, Inc.	15-2-10624-H	Hybrid Operating Room	\$9,000,000.00
Morgantown Physical Therapy Associates, Inc., d/b/a Healthworks Rehab & Fitness	15-6-10626-P	Westover clinic	\$90,000.00
Ohio Valley Medical Center, Incorporated -	15-10-10599-P	Wetzel County Hospital Outpatient Office	\$16,500.00

CERTIFICATE OF NEED - November 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center	15-6-10658-Z	Monongalia County Home Health Services	\$100,000.00
Personal Touch Home Care of W. Va., Inc.	15-3-10660-Z	Home Health Services	\$140,000.00
Renal Treatment Centers-Northeast, Inc.	15-8-10657-A	Acquisition of Renal Ventures Limited, LLC	\$4,423,715.00

CERTIFICATE OF NEED - December 2015

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE

Hospital Rate Review

The Office of the Consumer Advocate reviewed thirty-five (35) hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Office of the Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review.

The Office of the Consumer Advocate reviewed the following rate increase applications:

RATE INCREASE REQUESTS – JANUARY 2015

HOSPITAL	RATE REQUEST
Thomas Memorial Hospital	Discount contract approved
Berkeley Medical Center	3.75%
Charleston Surgical Hospital	3.75%
Davis Memorial Hospital	5.00%
West Virginia University Hospitals, Inc.	Discount contract approved
Berkeley Medical Center	Discount contract approved
Fairmont Regional Medical Center	Discount contract approved

RATE INCREASE REQUESTS – APRIL 2015

HOSPITAL	RATE REQUEST
Weirton Medical Center	9.50%

RATE INCREASE REQUESTS – MAY 2015

HOSPITAL	RATE REQUEST
Wetzel County Hospital	7.5%
Princeton Community Hospital	6.0%
Monongalia General Hospital	3.75%

RATE INCREASE REQUESTS – JULY 2015

HOSPITAL	RATE REQUEST
Beckley Appalachian Regional Hospital	5.00%
Saint Francis Hospital	5.0%
Thomas Memorial Hospital	6.0%
Cabell Huntington Hospital	4.75%
Stonewall Jackson Memorial Hospital	5.75%
St. Mary's Medical Center	4.75%
Pleasant Valley Hospital	3.75%

RATE INCREASE REQUESTS - AUGUST 2015

HOSPITAL	RATE REQUEST
Wheeling Hospital, Inc.	7.50%
Reynolds Memorial Hospital, Inc.	7.25%

RATE INCREASE REQUESTS - SEPTEMBER 2015

HOSPITAL	RATE REQUEST
Monongalia General Hospital	Discount contract approved
Pleasant Valley Hospital	Discount contract approved
Pleasant Valley Hospital	Discount contract approved

RATE INCREASE REQUESTS – OCTOBER 2015

HOSPITAL	RATE REQUEST
Charleston Area Medical Center, Inc.	9.75%
United Hospital Center, Inc.	4.5%
Raleigh General Hospital	5.0%
Camden Clark Medical Center	4.0%
Bluefield Regional Medical Center	5.25%
Greenbrier Valley Medical Center	7.50%
Logan Regional Medical Center	4.5%

RATE INCREASE REQUESTS – NOVEMBER 2015

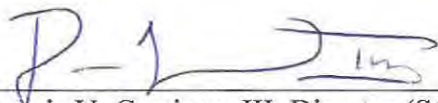
HOSPITAL	RATE REQUEST
City Hospital d/b/a Berkeley Medical Center	4.5%
The Eye and Ear Clinic of Charleston d/b/a Charleston Surgical Hospital	2.50%
West Virginia University Hospitals	5.50%
Davis Medical Center	5.00%
Ohio Valley Medical Center	6.75%
Summersville Regional Medical Center	6.75%
Fairmont Regional Medical Center	8.0%

RATE INCREASE REQUESTS - DECEMBER 2014

HOSPITAL	RATE REQUEST
Reynolds Memorial Hospital	Discount contract approved

Conclusion

The Office of the Consumer Advocate continues to remain dedicated to providing consumer protection and promoting consumer awareness. Further, the Office of the Consumer Advocate will track trends in the insurance industry and educate West Virginia insurance consumers regarding insurance issues and practices. The Office of Consumer Advocate remains a remarkable resource for West Virginia insurance consumers and will continue to do everything possible to protect citizens and advocate for a fair and accessible insurance marketplace for everyone.



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